12/21/2016

Please contact us at (877) 783-7491 EXT. 4670715



4-692-79622-0029075-002-3-000-001-000-000

THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 LUCASVILLE OH 45648-8323

RE: Loan Number: 0600080675 Property Address: 1040 STAR RT 104 LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties

Why am I receiving this letter?

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern

Recent Account History:

Unpaid balance of \$175.29 Payment due 07/01/2016: Unpaid balance of \$175.29 Payment due 08/01/2016: Unpaid balance of \$175.29 Payment due 09/01/2016; Unpaid balance of \$175.29 Payment due 10/01/2016: Unpaid balance of \$175.29 Payment due 11/01/2016; Unpaid balance of \$175.29 Payment due 12/01/2016:

Current payment due 01/01/2017: \$151.44

Total: \$2,224.00 due. You must pay this amount to bring your loan current. Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

Modifying the terms of your current loan.

Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.

If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp

The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

HUD Housing Counseling Agency Locator: (800) 569-4287 The Homeowners HOPE™ Hotline Number. (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (877) 783-7491 EXT. 4670715 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC **Loss Mitigation Department**

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only. 45DLQPCSV1214

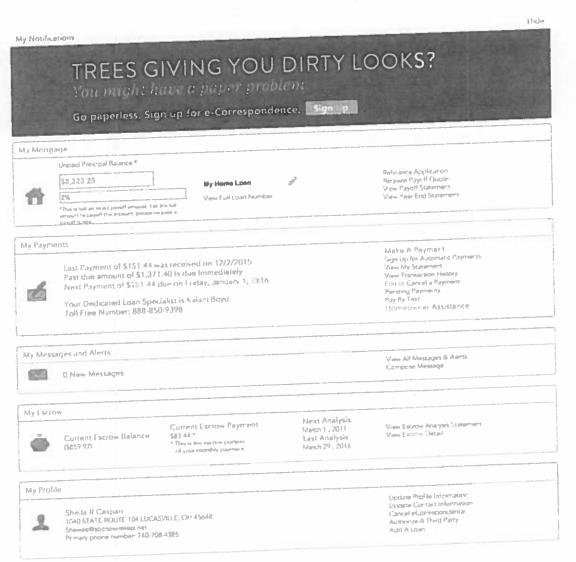


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WELCOME TO NATIONSTAR

From online account access to hardship assistance, you'll find the necessary information you need to help manage your Nationstar Mortgage Account.



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MyNationstar.com 8950 Cypress Waters Blvd | Coppell, TX 75019 Case 1:17-ap-01045

onstar

06/30/2016

Please contact us at (888) 850-9398 EXT, 4670715

0-892-81195-0014318-003-000-000-000-000

THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 **LUCASVILLE OH 45648-8323** RE: Loan Number, 0600080675 Property Address 1040 STAR RT 104 LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari;

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History

 Payment due 01/01/2016; Payment due 02/01/2016:

Unpaid balance of \$151.44 Unpaid balance of \$151.44

Payment due 03/01/2016:

Unpaid balance of \$183.68 Unpaid balance of \$183.68

 Payment due 04/01/2016: Payment due 05/01/2016:

Unpaid balance of \$175.29

Payment due 06/01/2016:

Unpaid balance of \$175.29

Current payment due 07/01/2016: \$151.44

Total: \$1,172.26 due. You must pay this amount to bring your loan current. Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.

If you simply can't pay your morigage, an alternative to foreclosure may be setting your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp

The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs_cfm

HUD Housing Counseling Agency Locator: (800) 569-4287
The Homeowners HOPE Hotline Number: (888) 995-HOPE

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required

If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT). Friday, and 8am to 2pm (CT) on Saturday.

Sincerely.

Nationstar Mortgage LLC Loss Mitigation Department

"Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change

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Welcome Sheila Caspan

SIGN OUT

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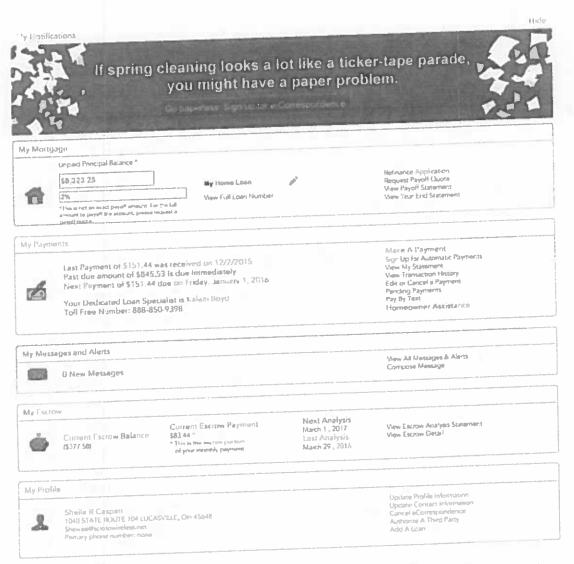
CONTACTUR

WELCOME TO NATIONSTAR

From unline account access to hardship assistance, you'll had the necessary information you need to help manage your Nationstar Murtgage

Select Loan 3

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8950 Cypress Waters Blvd Coppell, TX 75019 MyNationstancom

02/11/2016

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0-692-48421-0004791-001-01-000-000-000-000 THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 LUCASVILLE OH 45648-8323

Open Immediately Important Information



Loan Number: 0600080675 1040 STAR RT 104 **LUCASVILLE OH 45648**

Dear THOMAS L CASPARI and SHEILA R CASPARI:

Nationstar Mortgage, the servicer of your loan, welcomes the opportunity to discuss possible alternatives that may be available to you. Your mortgage payment is now 30 days or more past due and as our prior letters have stated, we are here to help. Call us today to learn more about your options and instructions for how to apply. The longer you wait, or the further you fall behind on your payments, the harder it will be to find a loss mitigation solution.

This letter is being provided to you as required by the Consumer Financial Protection Bureau. If you have already submitted an application for loss mitigation, we will continue processing that application. However, if you have not, the purpose of this letter is to encourage you to do so.

Available Loss Mitigation Options*:

If you need help, the following options may be possible (most are subject to lender approval):

- Refinance the loan with us or another lender;
- Modify the loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment; or
- If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to sell your home and use the proceeds to pay off your current loan.

Call us at 1-888-811-5279 for more information about your options.

For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/mortgagehelp, the Department of Housing and Urban Development at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm, or by calling (800) 569-4287.

Sincerely. Nationstar Mortgage LLC

P.S. Don't wait to let us provide the help you need. Call 1-888-811-5279 Monday through Friday between 8 a.m. and 7 p.m. (CT) and Saturday between 8 a.m. and 12 p.m. (CT).

*Borrower must meet certain requirements to qualify for any of the options/products referenced above. Terms are subject to change.

This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if this debt is involved in a bankruptcy or has been discharged in a bankruptcy proceeding, this communication is not an attempt to collect a debt against you and any information obtained or given will be for informational purposes only



Subject: Thomas, Nationstar is here to help!

From: Nationstar Mortgage LLC (donotreply@nationstarmail.com)

To: sheila caspan@frontier.com,

Date: Wednesday, January 27, 2016 12:01 PM

I

Dear Thomas,

Everyone at Nationstar is committed to "helping homeowners succeed." To keep things easy for you, we offer multiple ways to make your monthly payments. There are three convenient ways you can pay right now:

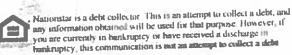
You have three ways to pay right now:

- Click here to make a one-time payment tonline. (No fee if received within nine days of 1/1/2016)
- Call to make a payment using our automated phone system: 866-848-8542. (Fee applies)
- Call and pay by speaking to a Nationstar Representative: 888-811-5279. (Fee applies)

Remember, we're here to help! If you have any questions or concerns about making your monthly payment, please call us now to discuss possible solutions at 888-811-5279. If you have already made your scheduled monthly payment, you may disregard this email.

Thank You,

Nationstar Mortgage NMLS #2119





Helping You Achieve More.

Ouick Links

Register Now and scrup your online access.



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Customer Service Nationstar Mortgage 8950 Cypress Waters Blvd Coppell, TX 75019 1-888-480-2432

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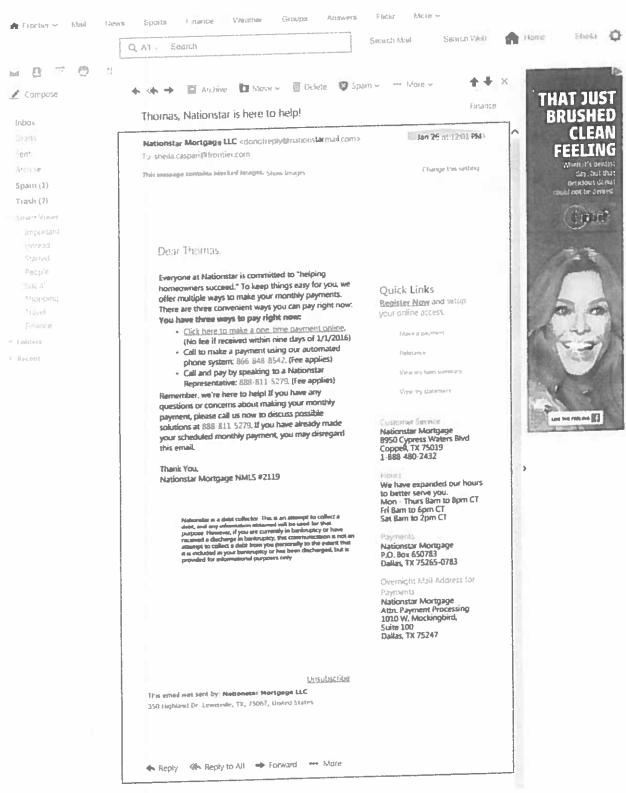
We have expanded our hours to better serve you. Mon - Thurs 8am to 8pm CT Fri 8am to 6pm CT Sat 8am to 2pm CT

Payments.

Nationstar Mortgage P.O. Box 650783 Dallas, TX 75265-0783

Overnight Mail Address for Payments Nationstar Mortgage

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Click to reply all

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Welcome Sheila Caspari

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Select Luan (

*****80675 - 1040 STAR RT 104, LUCASVILLE, OH, 45648

Looking for your Year-End Tax Statement? 2015 Year-End Tax Statements are available NOW. Unpaid Principal Balance Refinance Application \$8,323.25 Request Payoff Quote View Payoff Statement My Home Loan 2% View Full Loan Number View Year End Statement *This is not an exact payoff amount. For the full amount to payoff the account, please request a payoff cubte. My Payments Make A Payment Sign Up for Automatic Payments Last Payment of \$151,44 was received on 12/2/2015 View My Statement View Transaction History Past due amount of \$486.56 is due immediately Next Payment of \$151.44 due on Friday, January 1, 2016 Edit or Cancel a Payment Pending Payments Pay By Text Your Dedicated Loan Specialist is Kalanî Boyd Toll Free Number: 888-850-9398 Homeowner Assistance My Messages and Alerts View All Messages & Alerts O New Messages My Escrow **Next Analysis Current Escrow Payment** View Escrow Analysis Statement March 1, 2016 Current Escrow Balance \$83.44 * * This is the escrow portion View Escrow Detail Last Analysis (\$89.07) December 9, 2015 of your monthly payment My Profile Update Profile Information Update Contact Information Sheila R Caspari Cancel eCorrespondence Authorize A Third Party 1040 STATE ROUTE 104 LUCASVILLE, OH 45648 Shewee@sciotowireless.net Add A Loan Primary phone number: none

Nationstar is a debt collector. This may be an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankrupitcy or have received a discharge in bankrupitcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankrupitcy or has been discharged, but is provided for informational purposes only.

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